

Uninsured Working Latinos and COVID19: Essential Businesses at Risk

David E. Hayes-Bautista, Ph.D.

Paul Hsu, M.P.H., Ph.D.

“Seek treatment by calling your doctor” if you have a fever, dry cough, or breathing difficulties, says the State of California Department of Public Health. But how will you pay for the doctor’s examination, a coronavirus test, and, if you test positive, any subsequent costs for treatment for COVID-19?

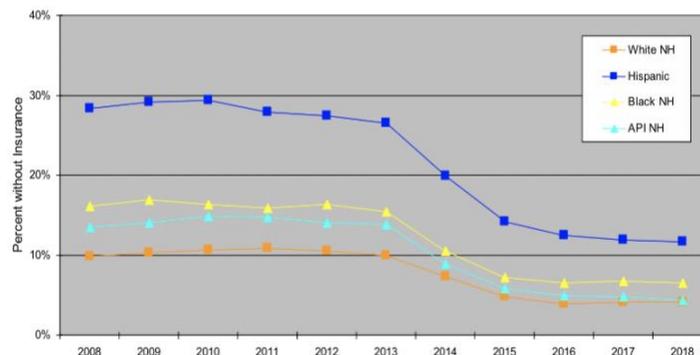
If you live in Germany or Japan, this is a moot question, because in those countries everyone participates in universal health insurance, which covers the costs of testing and care.

But if you live in the United States, the questions of “Who will pay for the coronavirus test?” or “Who will pay if I have to go to the hospital?” are foremost in the minds of many who have symptoms of the virus and wonder what they should do.

Latinos and Lack of Health Insurance

In California, Latinos are about twice as likely as non-Latinos to have no health insurance. Although the Affordable Care Act (ACA) put a significant dent in the percentage of Californians without health insurance, nonetheless from 2008 to 2018 the percentage of Latinos without health insurance remained twice that of other groups.

Figure 1
No Health Insurance (of Any Type)
by Race/Ethnicity in California, 2008-2018



Sources: American Community Survey ACS-IPUMS 2008-2018

Insurance in Times of COVID-19

While much of the state's population has been able to practice "social distancing" and stay home to avoid exposure to the coronavirus, Latino workers fill a large percentage of the essential jobs that make staying home possible for others. This exposes these workers to a high risk of catching the coronavirus:

- Nursing home attendants;
- Janitors and other staff in hospitals tending to patients with COVID-19;
- Check-out clerks and shelf-stockers in grocery stores and drugstores;
- Truck drivers, who transport food, medications, and other essential supplies to stores and outlets;
- Farm workers, who plant, tend, and harvest the crops that nourish California and much of the U.S.;
- Construction workers building badly-needed housing.

These workers risk their health, and their families' health, to keep the state fed, supplied, and looked after. Yet if they get symptoms of the virus, how can they afford medical care, when they are twice as likely to be without health insurance?

Expanding Health Insurance Coverage

The "nation-state" of California, which has a population the size of a European country's and the world's fifth-largest economy, should provide health insurance coverage for all who make its economy strong: not only for the COVID-19 pandemic, but for all other future health needs. A healthy economy needs a healthy work force.

About CESLAC

Since 1992, the Center for the Study of Latino Health and Culture (CESLAC) at UCLA has provided cutting-edge, fact-based research, education, and public information about Latinos, their health, their history, and their roles in California. CESLAC provides data for policymakers, program planners, educators, and the general public, so they can make better-informed decisions about how to address Latino health and education.

For more information, or to arrange a telephone interview with the Center's Director, David E. Hayes-Bautista, Ph.D., Distinguished Professor of Medicine, please contact Adriana Valdez, at (310) 794-0663 or cesla@ucla.edu.